

lending gap that has kept the vast majority of small farmers stuck in low-production, low-return cycles. In countries such as Peru, Kenya, and Colombia, credit unions are taking an integrated, value-chain approach to financing that includes access to agricultural training and markets for farmers to sell their products. As a result, farmers are not only increasing their incomes and producing more food for their families, they are also playing a role in securing their nations' food supply.

U.S. credit union members, staff and leagues, along with the Credit Union National Association and the U.S. Government support the global work of credit unions and WOCCU. Through WOCCU's International Partnerships Program, 25 U.S. credit union leagues are matched with developing credit union movements overseas to encourage the direct transfer of technology, skills, and experience among peers across borders.

I ask you and my other distinguished colleagues to join me in commending the work of credit unions, both domestically and internationally, for providing vital financial services that improve the lives of people demonstrating the greatest need around the world. By providing the world's poor with the most basic financial services, credit unions help expand job opportunities, improve local economies and promote democracy. In short, credit unions offer a sustainable development solution to some of the world's poorest countries, and this is the "credit union difference."

ADDITIONAL STATEMENTS

UDALL FOUNDATION

• Mr. UDALL of New Mexico. Mr. President, in 1992, Congress created the Udall Foundation, to honor the service of Mo Udall, my uncle, and father of the Senator from the great State of Colorado, MARK UDALL. In 2009 that mandate was expanded to also honor the service of my dad, Stewart Udall, and a legacy of two brothers who fought to preserve and protect our environment and advocate on behalf of Native people.

The Udall Foundation would not be what it is today without the tireless work of one man—Terrence L. Bracy. Terry's been there since the very beginning and has served as chairman of the foundation for 17 years, appointed by both President Clinton and President George W. Bush. At the end of this year, Terry will step down from the board, closing the first chapter of the Udall Foundation . . . and I rise today to express my deep gratitude to him for his service to the Foundation and honoring the Udall legacy.

What started as only a vision is now an organization dedicated to educating a new generation of Americans to preserve and protect their national heritage through scholarship, fellowship,

and internship programs that focus on environmental and Native American issues, as well as promoting environmental conflict resolution.

I know Senator MARK UDALL agrees with me when I say that Terry Bracy is the Udall Foundation. Over the past 17 years, he has continually pushed the Foundation to new heights—developing new programs, providing new opportunities for young people, and finding new ways to make a difference on issues relating to the environment and tribal communities.

He created an organization to inspire young people to tackle the tough policy problems that confront our nation. And Terry deeply cares about the students that are touched by the foundation's various programs.

After the Washington internship program, Terry and his lovely wife, Nancy, always got us all together. Early on, it was at their house in Virginia. The Senator from Colorado and I would answer questions and share our experiences with these exceptional young people, getting to know a new generation of leaders who, thanks to Terry, were inspired to carry on the torch of public service.

Under his leadership, the foundation also created the Native Nations Institute, accepted stewardship of the U.S. Institute for Environmental Conflict Resolution from Congress, and most recently, established the Stewart L. Udall Parks in Focus Program.

And while he has always looked forward to what the foundation could become, he has also continually reinforced the legacy of the two Udall brothers. It was Terry who pursued changing the name of the organization to the Morris K. Udall and Stewart L. Udall Foundation, after two brothers whose joint legacy as public servants and environmental visionaries will endure through the ages. The dedication ceremony in 2009 was the final public appearance of my father before his passing, and I know he was deeply honored and appreciative of the hard work of his friend Terry.

I would like to extend my thanks to Terry for his service to this nation in preserving the legacy of two American brothers who fought to change the world, and for continuing to champion the causes to which they dedicated their lives.●

TRIBUTE TO ALBERT KELLY

• Mr. COBURN. Mr. President, I rise today to congratulate and commend an outstanding citizen of my State.

Next Tuesday, October 25, Albert "Kell" Kelly of Bristow, OK, will take office as the new chairman of the American Bankers Association. Mr. Kelly is CEO Of SpiritBank in Bristow, part of a family-owned cluster of businesses which includes farming, ranching and banking enterprises. In fact, even now, Kell continues to work his 900-acre ranch whenever he is not traveling.

Mr. Kelly is equally active in community affairs. He once served as an assistant district attorney and also was chairman of the Oklahoma Bankers Association, and he is currently chairman of the Oklahoma Turnpike Commission. No wonder Kell Kelly has been called the most influential non-politician in Oklahoma. Education, transportation, and local business development are all key elements of Kell's community involvement. He understands that the purpose of a community bank is to build a community.

Kell is also a champion of empowerment. Five years ago he started a program among his bank employees, teaching them how to write letters and speak with government officials about public policy issues. So far, 65 SpiritBank employees have been trained to be volunteer citizen-activists regarding the various issues that concern them.

Kell's insight as a community banker will be vital in rolling back the excessive intrusion into the day-to-day business of banking that is stifling our Nation's economic recovery.

Banking is not only a barometer of economic health but also one of the key drivers of an economy. Under Kell Kelly's leadership, we can expect the American Bankers Association to be a strong advocate for more sustainable and more responsible banking policy and, God willing, to lead the way to a strong and lasting economic recovery for our Nation.●

TRIBUTE TO TERRY BRACY

• Mr. UDALL of Colorado. Mr. President, I rise today to pay tribute to an outstanding public servant, Terrence L. Bracy, who has chaired the Udall Foundation board of trustees for 17 years.

In 1 week, Terry, as his friends call him, will step down from his longtime role as chair of the board.

In light of his impending retirement from the Udall Foundation board, it is fitting that we commemorate Terry's groundbreaking work on behalf of the foundation.

For those of my colleagues who may not be familiar with the Udall Foundation, Congress created the foundation as an independent Federal agency in 1992, in honor of my late father, former Arizona Congressman Morris K. "Mo" Udall. The foundation, in fact, is headquartered in Tucson, AZ, in the congressional district that Mo Udall proudly served for 30 years.

In 2009, Congress enacted legislation to honor Stewart L. Udall, Mo's older brother, by adding his name to the foundation. It is now known as the Morris K. Udall and Stewart L. Udall Foundation. My uncle Stewart was a congressman and also served for 8 years as U.S. Secretary of the Interior under Presidents Kennedy and Johnson, and Uncle Stewart's son is none other than Senator TOM UDALL of New Mexico, with whom I am proud to serve in this Chamber.